

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Michael Reinhart and Susan Reinhart
Debtors.

Case No.: 22-15254

Judge: RG

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by Bank of America, N.A.,
creditor,

A hearing has been scheduled for 6/05/2024, at 10:00AM.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

Due to an unforeseen increase in my personal expenses, I became delinquent in my post-petition mortgage payment. Payment of \$32,938.17 was mailed on May 23, 2024 bringing my mortgage current. Documentation in support is attached.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 05/28/2024

/s/Michael Reinhart
Debtor's Signature

Date: 05/28/2024

/s/Susan Reinhart
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.



Cashier's Check

No. 1060

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days

30-1/1140

Date 05/23/24 01:37:57 PM

NNJ

BUTLER - ROUTE 23

Pay



****\$32,938.17****

****Thirty Two Thousand Nine Hundred Thirty Eight and 17/100 Dollars****

To The
Order Of BANK OF AMERICA, N.A.

Remitter (Purchased By): MICHAEL REINHART

Bank of America, N.A.
SAN ANTONIO, TX

AUTHORIZED SIGNATURE

LOAN # 9300 CASE # 22-15254

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENTS.